

GENERAL INSTRUCTIONS FOR PROPERTY & CASUALTY FILINGS

Contact name, phone number and e-mail addresses for all P&C Insurance Analysts are listed at the end of this document, and also in a standalone document attached to the General Instructions document. Filings are assigned to Insurance Analysts by alpha split by group.

We welcome your comments, questions and suggestions. Please feel free to call the appropriate analyst prior to submitting a filing if you have any questions.

Please e-mail any suggestions on how we may improve the checklists and filing process to:
Lorraine Young, Director of Policy Forms Review via e-mail at Lorraine.e.young@state.ma.us

In Massachusetts, we require the filing of forms consisting of Policy/Contracts, Riders, Endorsements, Amendments and Applications. We also require the filing of corresponding rate and rule filings consisting of New Rates, Rate Increases, Rate Decreases, Loss Cost Multiplier (LCM) adoptions, and adoption of various rating bureau rates and Loss Costs from Insurance Services Office (ISO), Automobile Insurers Bureau (AIB), American Association of Insurance Services (AAIS) and the Surety Association of America (SAA).

Filing Basis: Forms are prior approval; rates are file and use, other than deviations. An insurer may deem the filing approved 30 days after the original submission with the submission of written notice to the Division. A filing is considered received after your required fee (check) is received and cleared by the bank. The filing will not be assigned to an analyst until your check clears the bank.

All applicable documents must be attached to the component including forms, applications, exclusions, riders, etc.

Status in Domicile: We do not require the approval of the forms or rates in the filers' state of domicile.

Fee Information: The fee for form, endorsement, rider and application filings is \$75. The fee for rates, rules, LCM, Rating Bureau rate adoptions are \$150. These rates are per group not per subsidiary company. Example: If XYZ Company were to submit a rate filing listing subsidiaries such as Property Company and Insurance Company, they will be required to send a fee of \$150.

The fees for rating organization license filings are \$30.00 for property filings and \$25.00 for casualty filings.

Cover Letter: In your cover letter, please list the names of the subsidiary insurers and their correct NAIC number. The letter should also contain the name of the program filing type. It is helpful if the company assigns a file or reference number. When you are submitting form filings, list the form numbers and the title of each form. If there is a large volume of forms, list them on a separate page. The cover letter should be a general synopsis about the filing submitted, include the proposed effective date of the filing and any other pertinent information concerning the filing. Insurers who are filing form and endorsement filings should indicate whether or not there is a rate or premium impact.

Filing Assignment: Filings are assigned alphabetically by the parent/group name. A list of all of the P&C Insurance Analysts along with their phone numbers and e-mail addresses are at the end of this document.

Lockbox Form: We require the submission of a Lockbox form with every filing. You will mail one copy along with the check to the bank, and submit an Adobe copy of your completed form with your filing. The lockbox form can be downloaded from our website at www.state.ma.us/doi/Companies/companies_policyforms_instructions.html

If you have any questions concerning this form contact the appropriate analyst from the list at the end of this document.

Checklists: Checklists are required to be filed with all filings. The checklists can be downloaded from our website at www.state.ma.us/doi/Companies/companies_policyforms_instructions.html

To help you figure out which checklists (modules) to use, please refer to the information below.

Page 1 of the P&C Checklist lists the modules in the following order:

1. Casualty
2. Credit Involuntary Unemployment Insurance
3. Fire, Marine & Inland Marine Filings
- 4. Workers' Compensation***
5. Homeowners
6. Legal Services Plans
7. Medical Malpractice
- 8. Motor Vehicles***
9. Radioactive Contamination Coverage
10. Rating and Advisory Organizations
11. Reinsurance of P&C Risks by Life Insurers
12. Risk Retention Groups
13. Steam Boiler
14. Required Filing Forms

***Massachusetts is currently NOT accepting WORKERS' COMPENSATION, COMMERCIAL AUTO, PRIVATE PASSENGER AUTO or TERRORISM filings via SERFF.**

Listed below are the sub-type/products along with the numbers of the checklists/modules that need to go with that particular type of filing. The numbers correspond with the numbers of the modules listed above. Simply log onto our website and submit the checklists/modules that are applicable to your filing. For example, a Homeowner's filing will require Module 1 (Casualty), Module 3 (Fire, Marine, and Inland Marine), Module 5 (Homeowners), and Module 14 (Required Filing Forms).

Sub Code Type	Sub-Type/Product	Checklists/Modules Required
PA	Antique Auto	1, 8, 14
AV	Aviation	1, 14
BM	Boiler and Machinery	1, 13, 14
BO	Business Owners	1, 3, 14
CA	Commercial Auto*	1, 8, 14
CR	Commercial Crime	1, 14
CU	Commercial Excess/Umbrella	1, 14
CF	Commercial Fire/Allied	3, 14,
CM	Commercial Inland Marine	1, 3, 14
CP	Commercial Package	1, 3, 14
CD	Credit	1, 14
DE	Dentist's Liability	1, 7, 14
DO	Doctor's Liability	1, 7, 14
DF	Dwelling Fire/Allied	3, 14
EO	Errors & Omissions	1, 14
FR	Farm/Farm Owners	1, 3, 14
FI	Fidelity & Surety	1, 14
GL	General Liability	1, 14
HO	Homeowners	1, 3, 5, 14
HL	Hospital Liability	1, 7, 14
IU	Involuntary Unemployment	2, 14
LS	Legal Services	1, 6, 14

MH	Mobile Homeowners	1, 5, 14
NU	Nurses Liability	1, 7, 14
NM	Nurse/Midwife's Liability	1, 7, 14
OP	Other Professional Liability	1, 14
PE	Personal Excess/Umbrella	1, 14
PG	Personal Glass	1, 14
PM	Personal Inland Marine	1, 3, 14
PL	Personal Liability	1, 14
PT	Personal Theft	1, 14
PA	Private Passenger Auto*	1, 8, 14
SU	Surety	1, 14
VM	Vehicle Mechanical Breakdown	1, 14
WA	Warranty	1, 14,
WC	Workers' Compensation*	4, 14
OC	Other (Property/Casualty)	Contact DOI filing analyst

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If you have questions concerning the checklist, please contact the appropriate analyst. Filings are assigned to Insurance Analysts by alpha split of the parent group. You may locate your assigned analyst by clicking on [Analyst Assignments](#).